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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Docket No. 8677.00

Application of:

MAR 25 2003

Raymond L. Higgins et al.

Serial No. 09/930,907

Group Art Unit: 2171

Filed: August 16, 2001

Examiner: Unknown

For: **ELECTRONIC CHECK PRESENTMENT WITH IMAGE INTERCHANGE
SYSTEM AND METHOD OF OPERATING AN ELECTRONIC CHECK
PRESENTMENT WITH IMAGE INTERCHANGE SYSTEM**

Assistant Commissioner for Patents
Washington, D.C. 20231

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MAR 31 2003

INFORMATION DISCLOSURE STATEMENT Technology Center 2100
C.F.R. §1.97(b)

Sir:

In accordance with 37 CFR §1.56, §1.97 and §1.98 with regard to the above-named application, please find enclosed a copy of the reference(s) listed on the enclosed Form PTO/SB/08, entitled "Information Disclosure Statement By Applicant".

The form identifies either (i) references cited in a foreign search report with regard to an application corresponding to the named U.S. application, and/or (ii) other references.

If applicable, a copy of the foreign search report is also enclosed herewith.

Respectfully submitted,

Michael Chan
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CERTIFICATION OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on MAR 25 2003.

By:

Name: Shirley Doll